

# PRIVACY NOTICE

FACTS	WHAT DOES EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>WHY?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>● Social Security number</li> <li>● Credit History</li> <li>● Account Transactions</li> <li>● Employment Information</li> <li>● Income</li> <li>● Assets</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons Educational Systems FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Educational Systems FCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

Who we are	
Who is providing this notice?	Educational Systems Federal Credit Union
What we do	
How does Educational Systems FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Educational Systems FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Pay your bills</li> <li>● Apply for a loan</li> <li>● Provide employment information</li> <li>● Use your credit or debit card</li> </ul>

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes— information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Educational Systems Federal Credit Union has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, mortgage service companies, data processors, check/share draft printers, financial statement publishers and nonprofit organizations.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners we share with can include plastic card processors and consumer reporting agencies.*

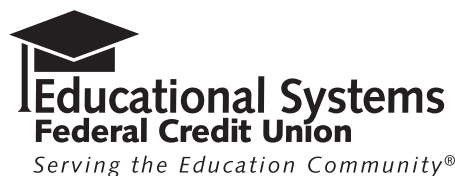
## Other Important Information

Educational Systems Federal Credit Union is committed to protecting the privacy of its members. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality and limits the information we provide. We do not permit companies to sell the information we provide to other third parties.

If you believe we have made an error on your consumer credit report, notify us in writing immediately explaining the error. In the letter please provide your name, account number, address, telephone number and supporting documentation to substantiate the error. You can mail your letter and supporting documentation to:

**Educational Systems FCU**  
ATTN: Collections Department  
P.O. Box 179  
Greenbelt, MD 20768-0179

**Questions?** Call 301.779.8500 or go to [www.esfcu.org](http://www.esfcu.org)



[www.esfcu.org](http://www.esfcu.org) • 301.779.8500 • 800.356.6660